

Fill in this information to identify the case:

Debtor 1	Dennis Alan Bickel		
Debtor 2 (Spouse, if filing)	Sandra Rae Bickel aka Sandy Rae Bickel		
United States Bankruptcy Court for the:	Middle	District of	PA (State)
Case number	19-05443-HWV		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust National Association, as Trustee of the LB-Cabana Series IV Trust	Court claim no. (if known): 3-1
Last 4 digits of any number you use to identify the debtor's account:	6 5 8 0	
Property address:	2048 Mount Vernon Circle Number Street	
	Harrisburg, PA 17110 City State ZIP Code	

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03/07/2024
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Lauren M. Moyer, Esquire
Signature

Date 03 / 05 / 2024

Print Lauren M. Moyer
First Name Middle Name Last Name

Title Attorney for Creditor

Company Friedman Vartolo LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1325 Franklin Avenue, Suite 160
Number 1325 Street Franklin Avenue

Garden City NY 11530
City State ZIP Code

Contact phone (212) 471- 5100 Email lmooyer@fvllp.com

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Dennis Alan Bickel,
Sandra Rae Bickel
aka *Sandy Rae Bickel*,

Debtor.

• CASE NO.: 19-05443-HWV

CHAPTER: 13

HON. JUDGE.: Henry W. Van Eck

-X

CERTIFICATE OF SERVICE

I, Lauren M. Moyer, certify that on March 05, 2024 I caused to be served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE** by mailing by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Lauren M. Moyer
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Suite 160
Garden City, New York 11530
T: (212) 471-5100
F: (212) 471-5150

SERVICE LIST

Dennis Alan Bickel
2048 Mount Vernon Circle
Harrisburg, PA 17110

Sandra Rae Bickel
aka Sandy Rae Bickel
2048 Mount Vernon Circle
Harrisburg, PA 17110
Debtor

Paul Donald Murphy-Ahles
Dethlefs Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011
Debtor's Attorney

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Trustee

Asst. U.S. Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102
U.S. Trustee